

Bankrate Monitor[®] National Index Average

The following are the deposit yield rates for money market accounts, 3-month CDs, 6-month CDs, 1-year CDs, 2-year CDs, and 2.5-year CDs provided by Bankrate, Inc. in the Bankrate Monitor®.

Bankrate Monitor [®] National Index Average						
Date	Money Market	3-Month CD Rate	6-Month CD Rate	1-Year CD Rate	2-Year CD	2.5-Year CD Rate
01/14/09	.58	1.11	1.40	1.75	1.96	1.86
01/07/09	.59	1.15	1.44	1.79	2.02	1.95

Source: Bankrate, Inc., N. Palm Beach, FL, [®]2009